

**SYSTEMS AND METHODS FOR IMPROVING INVESTMENT
PERFORMANCE**

ABSTRACT OF THE DISCLOSURE

Systems and methods for a data processor implemented system monitor for enabling investors, or persons who act on their behalf, to simply turn over the allocation their investment assets, and/or turn over the determination of how much to save and/or to receive advice on how much to save and/or turn over the determination of how to receive disbursements from investments and/or to receive advice on how to receive disbursements from investments, in a manner that is free from or ameliorates the traditional conflicts of interest in previous systems is disclosed. The systems and methods are adapted to separate or otherwise ameliorate the tension between other functions where the compensation traditionally varies depending on the allocation or the amount saved or how funds are disbursed (e.g., money management, licensed securities brokerage). The systems and methods collect, monitor and direct information from the investors (including employee benefit plan accounts), persons who make decisions on behalf of investors, persons who hold indicative data (e.g., employers), money managers, persons who facilitate transactions and Independent Experts to provide professional asset allocation services (including automatic allocation, rebalancing, and reallocation of investment assets) on a regular basis; as well as assistance in determining how much to save or how to receive disbursements in a manner that eliminates or ameliorates conflicts of interest, which, in the case of employee benefit plans, is consistent with the regulatory restraints of ERISA.